

IMPORTANT INFORMATION ABOUT YOUR APPEAL AND WAIVER RIGHTS

If you think we made a mistake when we decided that you were overpaid, you have the right to ask us to look at the overpayment again.

This is called **RECONSIDERATION**. (See next page for an explanation.)

Even if you agree that you were overpaid, you have the right to ask that we do not recover the overpayment.

This is called **WAIVER**. (See next page for an explanation.)

You have the right to ask for either reconsideration or waiver, or both.

HOW TO REQUEST WAIVER OR RECONSIDERATION

You or someone who will represent you should get in touch with any Social Security Office if you want reconsideration and/or waiver.

You or your representative should call, write, or, if convenient, visit the nearest Social Security office. The people there will be glad to help you complete the necessary forms:

- SSA-561-U2, Request for Reconsideration.
- SSA-632-F4, Overpayment Recovery Questionnaire. (Request for Waiver)

If you want reconsideration or waiver, but don't want to call or visit an office, fill out the tear off form on the last page of this notice. Send the form to any Social Security office. If it is convenient, send it to your nearest office.

RECONSIDERATION

If you ask for reconsideration, the overpayment decision will be reviewed by an employee who did not take part in the original decision that you were overpaid.

If you ask for reconsideration within 30 days from the date of this notice, we will not start to withhold any part of your benefits.

If you ask for reconsideration within 60 days from the date of this notice, we will stop any withholding while the overpayment decision is being reviewed.

And, if we asked you to refund the overpayment, you won't have to make any refund while the overpayment decision is being reviewed.

You will lose your right to this review of the overpayment if you don't request reconsideration within 60 days, unless you have a good excuse (such as illness) for not making your request in time.

WAIVER

We are not allowed to recover the overpayment from you if you qualify for waiver. If you ask for waiver and your request is approved, you won't have to repay the overpayment.

Your waiver request will be approved if:

- (1) the overpayment wasn't your fault and repaying it would mean you couldn't pay your necessary living expenses, OR
- (2) the overpayment wasn't your fault and repaying it would be unfair to you.